

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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|---------------|---------------------------------------|--------------------|----------------|
| Appl. No.: | 09/812,452 | Confirmation No.: | 1926 |
| Applicant(s): | Kevin W. Spear | Date of Allowance: | March 19, 2010 |
| Filed: | March 20, 2001 | | |
| Art Unit: | 3691 | | |
| Examiner: | Akintola, Olabode | | |
| Title: | HYBRID CREDIT CARD TRANSACTION SYSTEM | | |

Docket No.: 018360/205526
Customer No.: 00826

Mail Stop Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT UNDER 37 CFR 1.312

This Amendment is filed in response to the Notice of Allowance and the Examiner's Amendment mailed March 19, 2010.

Amendments to the Claims are reflected in the listing of claims beginning on page 2 of this paper.

Remarks begin on page 5 of this paper.